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IN THE CLAIMS

Cancel claims 1-21 and 36-42.

Add new claims 43-52 as follows:

1-42. (canceled)

43. A self-service terminal for allowing a user of the terminal to conduct an item dispensing transaction using spoken words without the user having to train the terminal to recognize the spoken words, the terminal comprising:

means for creating at least one audible item dispensing prompt which contains within the prompt itself at least one word which is provided by the terminal and which can be spoken by the user to instruct the terminal to dispense an item to the user;

means for delivering the at least one audible prompt to the user;

means for receiving at least one word spoken by the user after the at least one audible prompt is delivered to the user;

means for determining if the at least one word received from the user corresponds to the at least one word provided by the terminal; and

means for dispensing an item to the user when the at least one word received from the user corresponds to the at least one word provided by the terminal.

44. A terminal according to claim 43, further comprising means for sensing that a user desires to use the terminal.

45. A terminal according to claim 44, wherein the sensing means comprises a proximity sensor.

46. A self-service terminal for allowing a user of the terminal to conduct an item dispensing transaction using spoken words without the user having to train the terminal to recognize the spoken words, the terminal comprising:

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means for creating at least one audible item dispensing prompt which contains within the prompt itself a question which can be answered by the user speaking either a positive response or a negative response to the question;

means for delivering the at least one audible prompt to the user;

means for receiving at least one word spoken by the user after the at least one audible prompt is delivered to the user;

means for determining if the at least one word received from the user answers the question contained within the at least one audible prompt delivered to the user; and

means for dispensing an item to the user when the at least one word received from the user answers the question by indicating that the user chooses to have an item dispensed.

47. A terminal according to claim 46, wherein the determining means includes means for determining if the at least one word received from the user is a positive response to the question.

48. An automated teller machine (ATM) for allowing a customer of the ATM to conduct a cash dispensing transaction using spoken words without the customer having to train the ATM to recognize the spoken words, the ATM comprising:

means for creating an audible cash dispensing prompt which contains within the prompt itself a cash dispensing word which is provided by the ATM and which can be spoken by the customer to instruct the ATM to dispense cash to the customer;

means for delivering the audible cash dispensing prompt to the customer;

means for receiving at least one word spoken by the customer after the audible cash dispensing prompt is delivered to the customer;

means for determining if the at least one word received from the customer corresponds to the cashing dispensing word provided by the ATM; and

means for dispensing cash to the customer when the at least one word received from the customer corresponds to the cash dispensing word provided by the ATM.

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49. An ATM according to claim 48, further comprising:

means for creating an audible balance enquiry prompt which contains within the prompt itself a balance enquiry word which is provided by the ATM and which can be spoken by the customer to instruct the ATM to provide the customer with a number representing the balance of the customer's account; and

means for providing the customer with a number representing the balance of the customer's account when the at least one word received from the customer corresponds to the balance enquiry word provided by the ATM.

50. A method of allowing a user of a self-service terminal to conduct an item dispensing transaction using spoken words without the user having to train the terminal to recognize the spoken words, the method comprising:

creating at least one audible item dispensing prompt which contains within the prompt itself at least one word which is provided by the terminal and which can be spoken by the user to instruct the terminal to dispense an item to the user;

delivering the at least one audible prompt to the user;

receiving at least one word spoken by the user after the at least one audible prompt is delivered to the user;

determining if the at least one word received from the user corresponds to the at least one word provided by the terminal; and

dispensing an item to the user when the at least one word received from the user corresponds to the at least one word provided by the terminal.

51. A method of allowing a user of a self-service terminal to conduct an item dispensing transaction using spoken words without the user having to train the terminal to recognize the spoken words, the method comprising:

creating at least one audible item dispensing prompt which contains within the prompt itself a question which can be answered by the user speaking either a positive response or a negative response to the question;

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delivering the at least one audible prompt to the user;
receiving at least one word spoken by the user after the at least one audible
prompt is delivered to the user;
determining if the at least one word received from the user answers the question
contained within the at least one audible prompt delivered to the user; and
dispensing an item to the user when the at least one word received from the user
answers the question by indicating that the user chooses to have an item dispensed.

52. A method of allowing a customer of an automated teller machine (ATM) to
conduct a cash dispensing transaction using spoken words without the customer having to train
the ATM to recognize the spoken words, the method comprising:
creating at least one audible cash dispensing prompt which contains within the
prompt itself at least one word which is provided by the ATM and which can be spoken by the
customer to instruct the ATM to dispense cash to the customer;
delivering the at least one audible prompt to the customer;
receiving at least one word spoken by the customer after the at least one audible
prompt is delivered to the customer;
determining if the at least one word received from the customer corresponds to
the at least one word provided by the ATM; and
dispensing cash to the customer when the at least one word received from the
customer corresponds to the at least one word provided by the ATM.